

## CAPITAL TRANSACTIONS GROUP



### FEATURES OF OUR PLANS

#### **A. Individual Design**

We realize that each client's tax and financial situation (like a fingerprint) is unique. There are infinite variables including, but not limited to (1) desire for current income, (2) nature of family assets, (3) need to provide for younger generations, (4) charitable motivations, (5) level of wealth, (6) age and health, (7) level of trust of family members, (8) desire for creditor protection, (9) desire for simplicity, and many others.

Because each situation is unique, we specially design each plan to meet that client's particular needs and desires. Our ability to adapt our plan models to meet the specific needs of each client is one of the factors which makes our group different from some of the major financial firms which attempt to "mass market" techniques which might bear some resemblance to our own.

#### **B. Flexibility**

Our plans are flexible, allowing them to be modified as the client and his or her family's needs and goals change over the years. Clients often experience changes in wealth, health, family structure, nature of your assets, desires as to disposition of your estate, tolerance to risk of potential creditors and many other changes. In addition, as many are aware, tax laws change frequently. The ability of our plans to change to meet these changes, yet remain viable, is yet another factor which makes our group unique.

#### **C. Team Approach**

Our group works closely with the client's existing advisors, understands the trust and confidence the clients have placed in them, and welcomes their input as to the specialized needs and desires of the client's family. The client's advisors are kept current on all aspects of their planning from inception to completion.

#### **D. Confidentiality**

The work of the Capital Transactions Group is performed in a highly secure and confidential environment ensuring that our clients and their heirs have complete peace of mind.

#### **E. Continuing Service and Innovation**

The aim of the Group is to provide our clients with lifetime administration services generation after generation. These services would include income and gift tax return preparation, updated financial projections which show the success of a plan as well as a client's cash flow needs, and advice regarding cash flows for note payments, annuity payments and so forth.